

## TESTIMONIALS



Valued Merchant Services has been our credit card processing vendor for quite some time now. Originally we chose to use their services because they had a local representative to service our accounts. Their rates and fees were lower in every category than the vendor we were currently using. Their ability to assist us in both our face to face transactions and our ecommerce processing has been extremely helpful. Their attention to detail and willingness to help with any situation that comes up makes them a valuable asset

In addition to having 24/7 customer service and technical support, we have our local agents cell phone number as back up. I would recommend Valued Merchant Services to anyone that is interested in saving money on their credit card rates and fees or anyone that wants to work with a genuine local company

### **RUSSEL TAYLOR**

CPA-Controller Mountain View Hospital



Valued Merchant Services has been our credit card processing vendor for the past several years. Originally we chose to use their services because their rates and fees were significantly lower than the vendor we were currently using. Their attention to detail and willingness to help with any situation that comes up makes them a valuable asset. Our local representative that is assigned to our account has given his cell phone number, along with their 24/7 toll free support.

### **KELLY SAYER**

V.P. Ron Sayer BMW / Nissan / Dodge



I have been using Valued Merchant Services for over 6 years now and I am very impressed. There have been no problems with the service and the transition was seamless. Since the start of this program, many other companies have tried to gain my business but have been unable to match the price. I highly recommend this service to anyone looking to save money on their credit card processing

### **JOHN BELITZ, D.C.**

## EMV / CHIP CARDS

As of October 1st, 2015 liability for fraudulent, counterfeit credit and debit card transactions has shifted from the issuer to the merchant, unless the merchant has upgraded to Point of sale technology that accommodates EMV credit and debit card transactions. EMV (Europay/MasterCard/Visa) is an open standard for chip-based credit and debit card transactions and POS devices to accept them. EMV credit and debit cards contain updated transaction security features vs. mag-stripe cards. Over 40% of credit and debit cards issued worldwide are EMV and over 70% of the payment terminals installed are EMV compatible, although the US market was the last remaining holdout with EMV chips in less than 10% of all cards issued. With these new standards adopted in the US by Visa, MasterCard, Discover, American Express as well as banks and manufacturers this will rapidly change.

**EMV credit and debit card payments decrease fraud** because of a number of features not available on magnetic stripe cards. These features include the microprocessor chip, encoded security credentials from the card issuer personalized for each card holder and the unique dynamic transaction data created for each individual transaction.



**VALUED**  
MERCHANT SERVICES



Corp: 1-800-531-8575

Local:

Fax: 1-877-885-1740

Email

Website: [www.valuedmerchants.com](http://www.valuedmerchants.com)



HOW CAN WE  
HELP YOU BUILD  
TOWARD YOUR  
GOALS?

**VALUED**  
MERCHANT SERVICES

**Experience local agent service,  
resourced and backed  
by real, human support,  
along with customized solutions!**

Plus, Valued Merchant Services guarantees that we can reduce your costs of processing payments. With a copy of your credit card processing statement and an understanding of your needs, we can tailor a solution just for you.

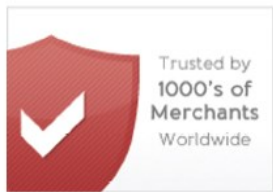


## COMPANY PROFILE

**Valued Merchant Services** has a history of providing merchants with guaranteed low processing rates & fees, local agents who provide personal service and support, cost effective and efficient payment solutions, state of the art point-of-sale technology, reliable 24/7/365 technical support and customer service, next day funding of batch settlements, month end fee discounting, free online account management tools and much more.

**Valued Merchant Services** has a commitment to provide each merchant with a customized solution to meet each of their unique needs. Valued Merchant Services has a 99% merchant approval rate and most accounts are approved within 1-2 business days.

**Valued Merchant Services** is a nationwide provider of all forms of electronic payment processing services for all types of business including retail businesses, restaurants, web based businesses, service providers, wholesalers and distributors, home based businesses, mobile businesses, transportation businesses and start up businesses.



## PRODUCTS & SERVICES



**Merchant Accounts, Merchant Services and Credit Card Processing**



**Bank, Credit Union and Trade Association Partnerships**



**EMV / NFC Credit Card Terminals, PIN Pads and Peripherals**



**Wireless Terminals & Mobile Payment Solutions**



**Ecommerce, Internet Gateway & Virtual Terminal**



**Check Imaging, Verification & ACH**



**Gift & Loyalty Card Programs**



**Free Standing & In Wall ATM Machines**



## BUSINESS LOANS

### BUSINESS LOANS | LINES OF CREDIT CREDIT CARD CASH ADVANCE | SBA LOANS

- Free Pre-Qualification
- Multiple Lenders/Offers to choose from
- Competitive Rates, Fees and Terms
- Funding in 5-10 Business Days

### BENEFITS OF FUNDING FROM VALUED MERCHANT SERVICES

- No Collateral Required
- No Personal Guarantee
- Bad/Limited Credit OK
- Simple Approval Process
- Low or No Upfront Fees
- Simple Applications Process / Quick Pre Application
- Available to businesses with as little as \$5000 per month in sales
- Available to most Retail, Restaurant and Service Businesses
- Available to some Home Based and Internet Businesses
- Multiple Rate / Cost / Term Options

